

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Andrea M. Reinsmith
 Debtor

Case No. 19-13707-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db	+Andrea M. Reinsmith, 324 Sportsman Road, Wernersville, PA 19565-9434
tr	+SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
ust	+United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14342873	+BANK OF AMERICA, N.A. c/o Kevin G. McDonald, Esqui, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14339935	+Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14338874	+Midland Funding, 350 Camino De La Reina S, San Diego, CA 92108-3007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: tobykmendelsohn@comcast.net Jul 25 2019 03:04:51	BRENNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:05:08	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2019 03:05:18	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14338871	+E-mail/Text: bankruptcy@rentacenter.com Jul 25 2019 03:05:29	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
14338872	EDI: BANKAMER.COM Jul 25 2019 06:48:00	Bank of America, PO Box 982238, El Paso, TX 79998
14338873	+E-mail/Text: bankruptcy@cavps.com Jul 25 2019 03:05:16	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14361052	+E-mail/Text: bankruptcy@cavps.com Jul 25 2019 03:05:17	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14338875	+E-mail/Text: Supportservices@receivablesperformance.com Jul 25 2019 03:05:27	Receivables Performanc, 20816 44th Ave West, Lynnwood, WA 98036-7744
14339504	+EDI: RMSC.COM Jul 25 2019 06:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

BRENNA HOPE MENDELSON	on behalf of Debtor Andrea M. Reinsmith tobykmendelsohn@comcast.net
KEVIN G. MCDONALD	on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
	ECFMail@ReadingCh13.com, ecf_frpa@trustee13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1	Andrea M. Reinsmith		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-13707-amc		
	Social Security number or ITIN	xxx-xx-4817	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 6/7/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andrea M. Reinsmith	
2. All other names used in the last 8 years		
3. Address	324 Sportsman Road Wernersville, PA 19565	
4. Debtor's attorney Name and address	BRENNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: tobykmendelsohn@comcast.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/24/19

For more information, see page 2

2901 St. Lawrence Ave, Reading, PA 19606

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 10/19/19

Filing deadline: 12/4/19

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
10/2/19 at 10:00 AM , Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.